The following data elements have not been included.

- Limit;
- ISO Class;
- Written Exposure;
- Earned Exposure;
- Claims Made Age (requires claims made date to calculate);
- Relative Accident Year (requires claims made date to calculate);

These data elements are not uniformly maintained within the company due to company choice, system limitations, or due to the usage of outside Program Administrators to manage the business. However, there are generalities which can be provided to each element.

- Limit: The general limits provided on most primary lines are 1M per Occurrence/3M Aggregate. These limits would be associated with over 95% of the premium, however, as we do write a high volume of smaller premium allied healthcare providers such as Nurses, over 60% of the policy count would be associated with limits of 1M per Occurrence/3M Aggregate.
- ISO Class: The Company does not use ISO classes as rates for the various classes of business are established based upon the company premium and loss history of that class.
- Written & Earned Exposure: There typically is only one exposure per policy as over 95% of the policy count is associated with individual healthcare providers such as Nurses, Psychoanalysts, Psychiatrists, etc.
- Claims Made Age: Over 75% of the total policy count is Occurrence. Of the remaining Claims Made policies, given the long established nature of the various classes, a majority of those policies are fully mature policies which are typically 5+ years.
- Relative Accident Year: See response to Claims Made Age

(C-5)(1)(c)(iv): See samples of maturity year and tail factors for various classes:

Psychiatrists

1st Year	.315
2nd Year	.585
3rd Year	.765
4th Year	.855
5th Year	.9

Home Health

1st Year	.55
2nd Year	.79
3rd Year	.91
4th Year	.96
5th Year	.98

Chiropractors

1st Year	.35
2nd Year	.6
3rd Year	.85
4th Year	.9
5th Year	.95